

**Adrienne H. Bennett**  
Vice President,  
Chief Compliance Officer

June 8, 2010

Pamela J. O'Connell  
Bureau Chief  
California Department of Insurance  
Market Conduct Division Field Rating & Underwriting Bureau  
300 Capitol Mall, 16<sup>th</sup> Floor  
Sacramento, CA 95814

Re: Final and Adopted Rating and Underwriting Examination Reports  
United Insurance Company of America (NAIC #69930)

Dear Ms. O'Connell:

United Insurance Company of America ("the Company" or "United") has received your letter dated May 25, 2010 wherein you provided the company with an opportunity to submit a final response to the official exam reports. United hereby submits the following response.

United acknowledges the issues that were raised in the exam report. As a result of the report United reviewed its procedures for purposes of determining statutory compliance. United has subsequently made the necessary changes to become compliant with California law.

United values its customers and the relationship of trust it had established over many years of service. Additionally, United understands the importance of compliance

**United Insurance Company of America**

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with insurance statutes and regulations and the role such compliance plays in protecting its customers. Therefore, United will continue to make compliance and its customers a priority in its business operations.

Respectfully,

A handwritten signature in black ink, appearing to read "Adrienne H. Bennett". The signature is fluid and cursive, with the first name "Adrienne" being more prominent and followed by "H. Bennett".

Adrienne H. Bennett

Vice President, Chief Compliance Officer